UNITED STATES BANKRUPTCY COURT

FOR THE

EASTERN DISTRICT OF VIRGINIA Alexandria Division

In the Matter of:	
	Chapter 13
RENE GUILLERMO LOPEZ	Chapter 13 18-14082-BFK
And	
SANDRA MACIOROSKI LOPEZ	
Debtors	

TRUSTEE'S OPPOSITION TO MOTION FOR AUTHORITY TO MODIFY EXISTING LIEN

Thomas P. Gorman, Trustee, notes his objection to the Motion for Authority to Modify Existing Lien for PNC Bank, National Association. Movant lacks standing to being this Motion under Local Rule 6004-4, and the Motion itself does not comply with Local Rule 6004-4(B)(4) in that it does not provide an "apple to apples" comparison of the monthly mortgage payment before and after the proposed modification, and does not (and cannot) state whether Debtors intend to modify their compromised Plan in light of the apparent savings being achieved. Wherefore, Trustee prays that the Motion be denied.

Thomas P. Gorman Chapter 13 Trustee 300 N. Washington Street, #400 Alexandria, VA 22314 (703) 836-2226 VSB #26421

CERTIFICATE OF SERVICE

I hereby certify that I have this 15th day of January, 2021 mailed a true copy of the foregoing Response to the following parties.

Rene Guillermo Lopez Sandra Macioroski Lopez Chapter 13 Debtor 8717 Bradgate Ct. Alexandria, VA 22308

M. Christine Maggard, Esq. Attorney for PNC Bank National Association Brock & Scott, PLLC. 8757 Red Oak Blvd., Suite 150 Charlotte, NC 28217 John C. Morgan, Jr., Esq. Counsel for Debtor New Day Legal, PLLC 98 Alexandria Pike, Ste. 10 Warrenton, VA 20186

/s/ Thomas P. Gorman

Thomas P. Gorman